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IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE: GENE A & CHRISTINE USYAK)	
)	
)	
BAC HOME LOANS SERVICING, L.P. FKA)	
COUNTRYWIDE HOME LOANS SERVICING, L.P.,)	
Creditor,)	
)	
VS.)	CASE NO. 07B13907
)	JUDGE SUSAN PIERSON SONDERBY
GENE A & CHRISTINE USYAK,)	
Debtor)	
)	

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P., by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage Cure, stating as follows:

- 1. The Debtor is due for the February 2009 contractual payment and all those thereafter.
- 2. The following is an itemization of fees and costs due on the loan as of February 3, 2010.
 - a. Attorney's Fees \$250.00
 b. Payments:

 2/09 7/09 6 @ \$2,913.67 = \$17,482.02

 8/09 3/10 8 @ \$2,993.94 = \$23,951.52
 c. Remaining balance of

 Pre-petition mortgage default

Not included in the confirmed

Chapter 13 Plan = \$2,453.17

Total = \$44,136.71

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If no challenge to foregoing is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice, BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing, L.P. rights to collect these amounts will remain unaffected.

Respectfully Submitted,
BAC Home Loans Servicing, L.P. fka
Countrywide Home Loans Servicing,
L.P.

/s/Christopher M. Brown Christopher M. Brown ARDC#6271138

Pierce and Associates, P.C. 1 North Dearborn Street, Ste. 1300 Chicago, Illinois 60602 (312)346-9088